Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage for: Individual and/or Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.[insert].com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.[insert].com</u> or call 1-800-664-5295 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$400 Per Person. Out-of-Network: Combined with In-Network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. \$150 In-Network/ \$150 Out- of-Network Per Admission Deductible; \$300 In-Network/ \$300 Out-of-Network Per ER Visit. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Yes. In-Network: \$3,575 Per Person. Out-Of-Network: Combined with In-Network.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	<u>Premium</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://providersearch.floridablue.c om/providersearch/pub/index.htm or-call-1-800-664-5295 for a list of network providers .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common	Common		ou Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$30 <u>Copay</u> per Visit	<u>Deductible</u> + 55% <u>Coinsurance</u>	Physician administered drugs may have higher cost shares.
If you visit a health	Specialist visit	\$50 <u>Copay</u> per Visit	<u>Deductible</u> + 55% <u>Coinsurance</u>	Physician administered drugs may have higher cost shares.
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge	55% Coinsurance	Physician administered drugs may have higher cost shares. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Independent Clinical Lab: \$10 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: <u>Deductible</u> + 25% <u>Coinsurance</u>	Deductible + 55% Coinsurance	Tests performed in hospitals may have higher cost-share.
	Imaging (CT/PET scans, MRIs)	Deductible + 25% Coinsurance	Deductible + 55% Coinsurance	Tests performed in hospitals may have higher cost-share. Prior Authorization may be required. Your benefits/services may be denied.
If you need drugs to	Generic drugs	Not Covered	Not Covered	Not Covered
treat your illness or	Preferred brand drugs	Not Covered	Not Covered	Not Covered
condition	Non-preferred brand drugs	Not Covered	Not Covered	Not Covered
More information about prescription drug coverage is available at www.floridablue.com/to ols-	Specialty drugs	Not Covered	Not Covered	Not Covered

For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.[insert].com.

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
resources/pharmacy/me dication-guide					
	Facility fee (e.g., ambulatory surgery center)	<u>Deductible</u> + 25% <u>Coinsurance</u>	<u>Deductible</u> + 55% <u>Coinsurance</u>	none	
If you have outpatient surgery	Physician/surgeon fees	<u>Deductible</u> + 25% <u>Coinsurance</u>	Ambulatory Surgical Center: <u>Deductible</u> + 55% <u>Coinsurance</u> / Hospital: <u>In-Network Deductible</u> + 25% <u>Coinsurance</u>	none	
If you need immediate	Emergency room care	Per Visit <u>Deductible</u> + <u>Deductible</u> + 25% <u>Coinsurance</u>	Per Visit <u>Deductible</u> + <u>Deductible</u> + 25% <u>Coinsurance</u>	none	
If you need immediate medical attention	Emergency medical transportation	<u>Deductible</u> + 25% <u>Coinsurance</u>	In-Network Deductible + 25% Coinsurance	none	
	<u>Urgent care</u>	\$50 <u>Copay</u> per Visit	<u>Deductible</u> + \$50 <u>Copay</u> per Visit	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	Hospital Option 1: Per Admission <u>Deductible</u> + <u>Deductible</u> + 25% <u>Coinsurance</u>	Per Admission <u>Deductible</u> + <u>Deductible</u> + 55% <u>Coinsurance</u>	Inpatient Rehab Services limited to 30 days. Option 2 hospitals may have a higher cost-share.	
	Physician/surgeon fees	<u>Deductible</u> + 25% <u>Coinsurance</u>	In-Network Deductible + 25% Coinsurance	none	

Common	Sawrings Vary May Nagel		ou Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need mental health, behavioral	Outpatient services	Physician Office: \$30 Copay per Visit / Hospital Opt 1: Deductible + 25% Coinsurance	Deductible + 55% Coinsurance	Option 2 hospitals may have a higher cost-share.	
health, or substance abuse services	Inpatient services	Physician Services: Deductible + 25% Coinsurance / Hospital Opt 1: Per Admission Deductible + Deductible + 25% Coinsurance	Physician Services: Deductible + 55% Coinsurance/ Hospital: Per Admission Deductible + Deductible + 55% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied. Option 2 hospitals may have a higher cost-share.	
	Office visits	\$30 <u>Copay</u> on initial Visit	Deductible + 55% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
If you are pregnant	Childbirth/delivery professional services	<u>Deductible</u> + 25% <u>Coinsurance</u>	In-Network Deductible + 25% Coinsurance	none	
	Childbirth/delivery facility services	Hospital Option 1: Per	Option 2 hospitals may have a higher cost-share.		
	Home health care	<u>Deductible</u> + 25% <u>Coinsurance</u>	<u>Deductible</u> + 55% <u>Coinsurance</u>	Coverage limited to 40 visits.	
If you need help recovering or have other special health	Rehabilitation services	Physician Office: \$50 Copay per Visit/ Outpatient Rehab Center: Deductible + 25% Coinsurance	Physician Office: <u>Deductible</u> + 55% <u>Coinsurance/</u> Outpatient Rehab Center: <u>Deductible</u> + 55% <u>Coinsurance</u>	Coverage limited to 50 visits combined for Outpatient Therapy and Spinal Manipulations. Services performed in hospital may have higher cost-share. Prior Authorization may be required. Your benefits/services may be denied.	
needs	Habilitation services	Not Covered	Not Covered	Not Covered	
	Skilled nursing care	<u>Deductible</u> + 25% <u>Coinsurance</u>	Deductible + 55% Coinsurance	none	
	Durable medical equipment	<u>Deductible</u> + 25% <u>Coinsurance</u>	<u>Deductible</u> + 55% <u>Coinsurance</u>	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	

For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.[insert].com.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Hospice services	Deductible + 25% Coinsurance	<u>Deductible</u> + 55% <u>Coinsurance</u>	none	
If your shild poods	Children's eye exam	Not Covered	Not Covered	Not Covered	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)					
Acupuncture	 Infertility treatment 	 Preferred brand drugs 			
Bariatric surgery	 Long-term care 	 Private-duty nursing 			
Cosmetic surgery	 Non-preferred brand drugs 	 Routine eye care (Adult) 			
Dental care (Adult)	 Pediatric dental check-up 	 Routine foot care unless for treatment of diabetes 			
Generic drugs	 Pediatric eye exam 	Specialty drugs			
Habilitation services	 Pediatric glasses 	 Weight loss programs 			

Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Please see	your <u>plan</u> document.)
Chiropractic care - Limited to 50 visits	Most coverage provided outside the United	Non-emergency care when traveling outside the
	States. See www.floridablue.com.	U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.delthcare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the insurer at 1-800-664-5295. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health plans and church plans that are group health plans contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/ebsa/consumer_info_health.html.

Does this plan provide Minimum Essential Coverage? Yes	Does to	this	plan	provide	Minimum	Essential	Coverage?	Yes
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If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this <u>plan</u> meet <u>Minimum Value Standards</u>? [Yes / No]

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$400
■ Specialist Copayment	\$50
■ Hospital (facility) Coinsurance	25%
Other Copayment	\$10

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u> *	\$550	
Copayments	\$40	
Coinsurance	\$2,700	
What isn't covered		
Limits or exclusions	\$100	
The total Peg would pay is	\$3,390	

Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

The plan's overall deductible	\$400
■ Specialist Copayment	\$50
■ Hospital (facility) Coinsurance	25%
Other Coinsurance	25%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$7,400	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$6,000	
The total Joe would pay is	\$6,500	

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$400
■ Specialist Copayment	\$50
■ Hospital (facility) Coinsurance	25%
■ Other Coinsurance	25%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$1,900	
In this example, Mia would pay:		
Cost Sharing		
Deductibles*	\$600	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$50	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$950	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.floridablue.com</u>.

*Note: This <u>plan</u> has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

Section 1557 Notification: Discrimination is Against the Law

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO, Florida Combined Life and FEP:

- · Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- · Provide free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (dental, life, and disability coverage): 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Florida Blue (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580

section1557coordinator@floridablue.com

Florida Combined Life:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 1-800-537-7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Goi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583(TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS: 1-800-955-8770). FEP: Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

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ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-252-3852 (رقم هاتف الصم والبكم: 1-808-559-0778. اتصل برقم 1-808-333.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે.

ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟริ โดยศึกต่อหมายเลขโทรฟริ 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583(TTY: 1-800-955-8770)まで、お電話にてご連絡ください。FEP: 1-800-333-2227

توجه: اگر به زیان فارسی صحبت می کنید، تسهیلات زیانی رایگان در دسترس شما خواهد بود. با شماره (8770-955-1781) 258-352-352-1800-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yáníłti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.

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